WNI 18-023135
Shapiro & DeNardo, LLC
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Chandra M. Arkema - 029552006
Krystin M. Kane - 171402015
Katherine Knowlton Lopez - 013502011
Kathleen M. Magoon - 040682010
Donna L. Skilton - 013072007
Charles G. Wohlrab - 016592012
Courtney A. Martin - 098782016
Jeffrey Rappaport - 003431991

ATTORNEYS FOR WELLS FARGO BANK, N.A.

IN RE:

UNITED STATES BANKRUPTCY COURT FOR THE DISTRICT OF NEW JERSEY

ROBERT M DILMORE, DEBTOR

CASE NO.: 18-17326-ABA

CHAPTER 13

HEARING DATE: JUNE 27, 2018

## NOTICE OF OBJECTION TO CONFIRMATION

The undersigned, Shapiro & DeNardo, LLC, attorneys for the Secured Creditor, Wells Fargo Bank, N.A., the holder of a Mortgage on Debtor's property located at 24 Farm House Lane, Maple Shade, New Jersey 08052, hereby objects to the Confirmation of the Debtor's proposed Chapter 13 Plan on the following grounds:

- 1) Debtor's Chapter 13 Plan does not provide for the Secured Creditor to receive distributions with a value equal to the allowed amount of its claims required by 11 U.S.C.1325(a)(5)(B)(ii).
- 2) Secured Creditor is absent from Debtor's Proposed Chapter 13 Plan and does not provide for ongoing contractually due monthly obligations.
- 3) Debtor's Chapter 13 Plan does not explicitly provide the amount to maintain ongoing contractually due monthly obligations to Secured Creditor: in violation of 11 U.S.C. 1322(b)(5).

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WHEREFORE, Wells Fargo Bank, N.A. respectfully requests that the Confirmation of Debtor's Chapter 13 plan be denied and that the Debtor be required to file an Amended Chapter 13 Plan providing for full payment of arrears due to the Secured Creditor.

SHAPIRO & DENARDO, LLC

By: /s/ Charles G. Wohlrab Charles G. Wohlrab, Esquire

Dated: 5/24/18

Case 18-17326-ABA Doc 26 Filed 05/25/18 Entered 05/25/18 10:50:33 Desc Main Page 3 of 5 Document WNI 18-023135 Shapiro & DeNardo, LLC 14000 Commerce Parkway, Suite B Mount Laurel, NJ 08054 (856)793-3080 Chandra M. Arkema - 029552006 Krystin M. Kane - 171402015 Katherine Knowlton Lopez - 013502011 Kathleen M. Magoon - 040682010 Donna L. Skilton - 013072007 Charles G. Wohlrab - 016592012 Courtney A. Martin - 098782016 Jeffrey Rappaport - 003431991 ATTORNEYS FOR WELLS FARGO BANK, N.A. UNITED STATES BANKRUPTCY COURT IN RE: FOR THE DISTRICT OF NEW JERSEY ROBERT M DILMORE, DEBTOR CASE NO.: 18-17326-ABA CHAPTER 13 **HEARING DATE: JUNE 27, 2018 CERTIFICATION OF SERVICE** I, Emily White represent the \_\_\_\_\_ in the above-captioned matter. am the secretary/paralegal for Charles G. Wohlrab, Esquire, who represents the Secured Creditor in the above-captioned matter. am the \_\_\_\_\_ in the above case and am representing myself. On \_\_05/25/2018\_\_, I sent a copy of the following pleadings and/or documents to the parties listed in the 2. chart below: Notice of Objection to Confirmation of Plan, I hereby certify under penalty of perjury that the above documents were sent using the mode of service 3. indicated. Signature my weier

May 25, 2018

Dated:

	Relationship of Party	
Name and Address of Party	to the Case	Mode of Service
Served		
Seymour Wasserstrum		
Wasserstrum & Herron, LLP 205 West Landis Avenue		Hand-delivered
Vineland, NJ 08360		Regular Mail
,		Certified mail/RR
		E-mail
		Notice of Electronic Filing (NEF)
		Other
		(as authorized by the court*)
Isabel C. Balboa Chapter 13 Standing Trustee		Hand-delivered
Cherry Tree Corporate Center		Regular Mail
535 Route 38 - Suite 580		Certified mail/RR
Cherry Hill, NJ 08002		E-mail
		Notice of Electronic Filing (NEF)
		Other
		(as authorized by the court*)
Robert M Dilmore		
24 Farm House Lane Maple Shade, NJ 08052		Hand-delivered
		Regular Mail
		Certified mail/RR
		E-mail
		☐ Notice of Electronic Filing (NEF)
		Other
		(as authorized by the court*)
		Hand-delivered
		Regular Mail
		Certified mail/RR
		E-mail
		☐ Notice of Electronic Filing (NEF)
		Other
		(as authorized by the court*)

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SHAPIRO & DENARDO, LLC

ATTORNEYS AT LAW

A PENNSYLVANIA LIMITED LIABILITY COMPANY

14000 Commerce Parkway, Suite B Mount Laurel, NJ 08054 Tel: (856) 793-3080 Fax: (847) 627-8809 GERALD M. SHAPIRO +++
DAVID S. KREISMAN \*\*
CHRISTOPHER A. DENARDO +

- + Licensed in New Jersey and Pennsylvania ++ Licensed in New Jersey and New York +++ Licensed in Illinois and Florida
- ++++ Licensed in New Jersey and Florida +++++Licensed in Rhode Island and New Jersey
- \*+ Licensed in New Jersey, Pennsylvania, Florida \* Licensed in New Jersey Only
- \*\* Licensed in Illinois Only \*\*\*Licensed in Pennsylvania Only

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Managing Partner – NJ
KATHLEEN M. MAGOON \*
Supervising Foreclosure Attorney
KRYSTIN M. KANE+++++
KATHERINE KNOWLTON LOPEZ +
COURTNEY A. MARTIN\*+
DONNA L. SKILTON +
CHARLES G. WOHLRAB +
JEFFREY RAPPAPORT\*
GARY M. KANELLIS ++
Of Counsel

May 24, 2018

United States Bankruptcy Court Mitchell H. Cohen U.S. Courthouse 400 Cooper Street Camden, NJ 08101

In Re: Robert M Dilmore, Debtor

Case No: 18-17326-ABA

Chapter: 13

Secured Creditor: Wells Fargo Bank, N.A.

Our file number: 18-023135

Dear Court Clerk:

Enclosed please find Notice of Objection to Confirmation, said Confirmation Hearing presently scheduled before the Court on June 27, 2018 at 9:00AM.

Thank you for your attention.

Very truly yours, Shapiro & DeNardo, LLC

By:/s/ Charles G. Wohlrab
Charles G. Wohlrab, Esquire

## **Enclosures**

cc: Seymour Wasserstrum, Debtor's Attorney

Isabel C. Balboa, Chapter 13 Standing Trustee, Trustee

Robert M Dilmore, Debtor 24 Farm House Lane Maple Shade, NJ 08052